

County Clerk Handbook



Helping you build a brighter tomorrow.

County Employees' Retirement Fund
2121 Schotthill Woods Drive
Jefferson City, MO 65101

Phone: (877) 632-2373
Fax: (573) 761-4404

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CERF QUICK REFERENCE

Pension Plan

Send Forms and Payroll Reports Through CARS County Portal:

<https://county.mocerf.org/>

E-mail:

accounting@mocerf.org benefits@mocerf.org

Fax:

(573) 761-4404

Phone:

(877) 632-2373 – toll free

(573) 632-9203

Web Site:

<http://www.mocerf.org>

Savings Plan

Send Forms To:

Empower Retirement
133 S. 11th Street, Suite 230
St. Louis, MO 63102

E-mail:

connie.rettig@empower-retirement.com

Fax:

(855) 785-7329 – toll free

Phone:

(877) 895-1394 – toll free

Web Site:

www.empower-retirement.com

Send Deposits Through:

CARS County Portal:

<https://county.mocerf.org/>

E-mail:

accounting@mocerf.org

Deposit Questions:

CERF Accounts Dept(573) 632-9203

Send Deposits To:

Great-West Financial
P.O. Box 560889
Denver, CO 80256-0889

Make Checks Payable To:

Great-West Financial

Deposit Questions:

(800) 695-4952

For info on wiring Savings Plan contributions,
contact Connie Rettig
(877) 895-1394

Plan Numbers:

457 Plan 98993-01

401(a) Plan 98993-02

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FREQUENTLY ASKED QUESTIONS

#1 What determines if an employee's contributions are after-tax or pre-tax?

- From 8/28/1994 through 12/31/1999, employee contributions were after-tax.
- From 1/1/2000 forward, employee contributions are pre-tax, excluded from Missouri and federal income tax only.
- All buyback payments (regardless of service period purchased) should be withheld as after-tax payroll deductions.

#2 What happens when a full-time employee remains in a CERF-eligible position but works less than 1,000 hours per year?

The employee remains a CERF participant and continues to make contributions. The County Clerk must determine if their LAGERS status is going to change as a result of the lower number of hours and adjust their contributions accordingly.

#3 What is considered acceptable documentation of county income?

Any of the following may be submitted to the CERF Administrative Office as documentation of county income.

- W-2s. If the W-2s do not reflect gross wages, a printout from county payroll records must accompany the W-2s, along with an explanation of any difference.
- A federal tax return with supporting W-2s.
- A printout from county payroll records, accompanied by the Clerk's certification and county seal.
- Other supporting documentation as approved by the Board of Directors.

#4 How do employees change their beneficiaries?

Employees can change their \$10,000 CERF death benefit beneficiaries using **Form 1A: Beneficiary Designation (\$10,000 Death Benefit/Non-Vested Refund of Contributions)**. Employees can change their single vested death benefit beneficiaries using **Form 8: Beneficiary Designation – Single Vested Death Benefit**. Submit the completed form to the CERF Administrative Office by mail or fax.

- These forms can be obtained from the CERF website (www.mocerf.org)

Employees participating in the 457 or 401(a) Plan can change their beneficiaries using the **Beneficiary Designation 457 or 401(a) Plan form**. Submit the completed form to Empower Retirement, 133 S. 11th Street, Suite 230, St. Louis, MO 63102.

- These forms can be obtained from the CERF website (www.mocerf.org) or from Empower Retirement in St. Louis.

#5 Can I continue to use older versions of forms in order to deplete my supply?

Because our forms are generally updated to collect additional information, once a newer version of the form is provided to the clerks and added to our website, we will no longer accept an older version.

#6 Why can't I submit forms to CERF via e-mail?

Since CERF forms include social security numbers for our members and e-mails are not a secure method of transmittal, forms should be sent by regular mail, fax, or uploaded via CARS in order to better protect member information.

#7 How does an employee become vested in the CERF Pension Plan?

Participants are vested in the CERF Pension Plan after eight years of continuous creditable service. One year of vesting credit is received for each calendar year in which they have received pay for 1,000 hours or more in each of those eight years. Part-time or Seasonal service for less than 1,000 hours is calculated using the 91-Hour Rule.

#8 How does an employee become vested in the CERF Savings Plan?

Participants become vested in the CERF Savings Plan upon their completion of five years of service. One year of vesting credit is received for each calendar year in which they have received pay for 1,000 hours or more in each of those five years. A participant who dies while actively employed will automatically become vested. Participants shall always be 100% vested in their rollover accounts, 457 contributions and .7% contributions (mandatory for non-LAGERS employees).

EMPLOYEE ELIGIBILITY

Participation in the CERF Pension Plan is mandatory for eligible full-time employees hired on or after January 1, 2000.

Full-time Employees

Eligible full-time employees, in participating counties, who are scheduled to work at least 1,000 hours each year, are required to enroll in the CERF Pension Plan on their date of hire.

Employees hired in a full-time position who later change to part-time status without a break in service will remain in CERF and continue to make the required contributions regardless of the number of hours worked.

 **Note:** Contributions will change if the employee's LAGERS status changes.

Part-time Employees

Eligible employees who are hired in a part-time position and scheduled to work at least 1,000 hours in a calendar year are required to enroll immediately upon hire.

Employees who are hired on a part-time basis but scheduled to work less than 1,000 hours per year are not enrolled in CERF at the time of hire. However, if they reach 1,000 hours in a calendar year, they become eligible for CERF and should be enrolled based upon the following:

- If the employee reaches 1,000 hours on or before June 30, enroll them on July 1 of the current year.
- If the employee reaches 1,000 hours after June 30, enroll them on January 1 of the following year.

Seasonal Employees

Eligible employees hired into a seasonal position and scheduled to work at least 1,000 hours in a calendar year are required to enroll immediately upon hire.

Employees hired on a seasonal basis but scheduled to work less than 1,000 hours per year are not enrolled in CERF at the time of hire. However, if they reach 1,000 hours in a calendar year, they become eligible for CERF and enroll based upon the following:

- If the employee reaches 1,000 hours on or before June 30, enroll them on July 1 of the current year.
- If the employee reaches 1,000 hours after June 30, enroll them on January 1 of the following year.

CERF participants, whether full-time, part-time or seasonal, remain in CERF until they terminate county employment for a period greater than 30 days.

Non-Eligible Employees

Employees of counties that are statutorily excluded from CERF are not eligible for this plan. Certain employees may receive pay from the county but may not be eligible for CERF if they are covered under a separate retirement program established by the State of Missouri. The positions listed in the following table are not eligible:

Position	Eligible	Reason
911/Emergency Management	It depends	911 and Emergency Management employees who are controlled by an independent Board are <u>not</u> eligible except if the Board is made up of <i>all</i> County Commissioners. 911 and Emergency Management employees who are hired and fired directly by the County Commission are eligible.
Circuit Clerks	No	The Circuit Clerk and Deputy Circuit Clerks who are members of MOSERS are not eligible for membership in CERF. However, if the deputy clerk has 1,000 hours or more per year that he/she does not receive credit for in MOSERS, this time may be credited toward CERF.
Court Employees	No	Employees of the court are not county employees and are not eligible. An employee who is hired and/or fired by, and whose work/responsibilities are controlled by, a Circuit or Associate Circuit Judge is <u>not</u> eligible. However, if the employee is hired and/or fired by the <u>county</u> and is directly compensated from county funds, the employee will be eligible. If in doubt, contact the CERF Administrative Office.
Election Employees	It depends	Directors and/or employees of independent Election Boards are <u>not</u> eligible for participation in CERF. Employees who work on elections and are employees of the County Clerk's office are eligible.
Extension Employees	No	Missouri Law provides that extension employees are employed by the University, which is a political subdivision of the State. State employees are not eligible for membership in CERF.
Juvenile Employees	No	Employees who work for the Juvenile Department are <u>not</u> county employees for the purposes of CERF. Missouri courts have consistently ruled that juvenile employees, including detention center workers, are employees of the Circuit Court. Furthermore, House Bill 971, effective August 28, 1998, has also stated that juvenile employees are not eligible for CERF. (§211.393.1(1))
Nurses/County Health	It depends	Employees of a health unit established pursuant to Chapter 205, RSMo, are not eligible. Nurses who are controlled by the County Commission rather than a Chapter 205 unit are eligible.
Prosecuting Attorney	No	§50.1000(8), RSMo, provides that Prosecuting Attorneys are <u>not</u> eligible because they are members of a separate retirement system. Other employees of the Prosecuting Attorney's Office are eligible.
Sheriff	No	§50.1000(8), RSMo, provides that Sheriffs are <u>not</u> eligible because they are members of a separate retirement system. Other employees of the Sheriff's Department are eligible.

EMPLOYEE CONTRIBUTIONS

ALL EMPLOYEE CONTRIBUTIONS TO CERF SHOULD BE WITHHELD FROM PRE-TAX DOLLARS AND BUYBACK PAYMENTS SHOULD BE WITHHELD FROM AFTER-TAX DOLLARS.

Effective with the signing of HB 1455, all participants hired on or after February 25, 2002, are required to contribute an additional 4% of their gross compensation to CERF, starting January 1, 2003.

 **Note:** Pre-tax payroll deductions for the CERF Pension Plan, 457 Savings Plan, and the 0.7% to the 401(a) component of the Savings Plan (non-LAGERS employees only) are **ONLY** exempt from state and federal income taxes. The contributions ARE subject to Social Security, Medicare and unemployment taxes.

LAGERS Participants

LAGERS participants hired on or after February 25, 2002, contribute 4% of their gross salary to CERF.

Active LAGERS participants who were employed with the county prior to February 25, 2002, in a part-time, seasonal or full-time position, regardless of CERF eligibility, are not required to make contributions. However, if they terminate employment for more than 30 days and later return to county employment, their required contribution is 4%.

LAGERS participants may also elect to make additional pre-tax contributions to the 457 Savings Plan.

Non-LAGERS Participants

Non-LAGERS participants hired on or after February 25, 2002, contribute 6% of their gross salary to CERF.

Active non-LAGERS participants who were employed with the county prior to February 25, 2002, in a part-time, seasonal or full-time position, regardless of CERF eligibility, will continue to contribute 2% of their gross salary. However, if they terminate employment for more than 30 days and later return to county employment, their required contribution is 6%.

All non-LAGERS participants are required to make a 0.7% pre-tax contribution to the 401(a) Plan. They will receive a full refund of these contributions upon termination from employment even if they are not vested in accordance with Defined Contributions Plan rules.

 **Note:** If a LAGERS employee hired in a full-time position changes to part-time or seasonal status, they remain a CERF participant but may lose their LAGERS status. If they become non-LAGERS, their CERF contributions will increase by 2% and they must begin making a 0.7% pre-tax contribution to the 401(a) plan.

Non-LAGERS participants may also elect to make additional pre-tax contributions to the 457 Savings Plan.

Summary of Employee Contributions

	Hired before February 25, 2002	Hired on or after February 25, 2002*	401(a) Contribution
LAGERS employee	0%	4%	Not Applicable
Non-LAGERS employee	2%	6%	0.7%

* Includes those employees hired before February 25, 2002, but who terminated employment for more than 30 days and later returned to county employment in either the same or a different county.

ENROLLING AN EMPLOYEE

Overview

Use the steps below to enroll employees in CERF.

1. Complete the following forms:
 - **Form 1: Enrollment** (This form DOES NOT need to be signed by the employee.)
 - **Copy of employee's driver's license OR Social Security card OR state-issued ID AND birth certificate, OR U.S. Passport, OR I-9 Form.**
 - **Form 1A: Beneficiary Designation (\$10,000 Death Benefit/Non-Vested Refund of Contributions).** This form MUST BE signed and dated by the participant. All information is required.
 - **Participant Enrollment Governmental 457/401(a) Plans Form.**
Non-LAGERS employees are required to complete the 401(a) portions of this form. Any employee (LAGERS or Non-LAGERS) who elects to also participate in the 457 Savings Plan must complete the corresponding sections of this form.
2. Submit **Form 1** via CARS. **Form 1A** should be submitted via the CARS Upload Supplemental Files feature, mail, or fax, not email.
3. Submit the **Participant Enrollment Governmental 457/401(a) Plans Form** by mail to Empower Retirement in St. Louis. (See page 1 for mailing address.)

☒ **Note:** These forms can be obtained via the CERF website at www.mocerf.org.

4. Begin withholding pre-tax contributions for the employee based upon the following table:

	Hired before February 25, 2002	Hired on or after February 25, 2002*	401(a) Contribution
LAGERS employee	0%	4%	Not Applicable
Non-LAGERS employee	2%	6%	0.7%

* Includes those employees hired before February 25, 2002 but who terminated employment for more than 30 days and later returned to county employment in either the same or a different county.

☒ **Note:** These contributions are exempt from Federal and State Income Tax but are subject to Social Security, Medicare and Unemployment taxes.

☒ **Note:** If you fail to withhold contributions from an eligible employee and the employee is no longer active, the county will need to pay the contributions due.

5. CERF contributions are reported in the Payroll Header. Funds remitted via check are submitted to KeyBank. Funds remitted via ACH Pull are entered into CARS.
6. Contributions for the 401(a) and 457 Plans are submitted to Empower Retirement.

Completing Form 1: Enrollment

Use the steps below to complete this form upon an employee's commencement of county employment in an eligible position.

1. In CARS, under Forms, select Enrollment.
2. Enter the social security number and press the New button.
3. Enter the requested data in the **Participant Information** section.
4. Enter the requested data in the **Employment Information** section.
 - The **Original Date of Hire** is the date the employee began part-time, seasonal or full-time employment regardless of their CERF eligibility status.
 - The **CERF Eligibility Date** is the date the employee was eligible to enroll in CERF.
 - Please provide a comment if there is a difference between the **Original Hire Date** and **CERF Eligibility Date**.
 - ☒ **Note:** The Original Hire Date or CERF Eligibility Date should be entered on the Payroll Header that is submitted to the CERF Administrative Office. See page 4444 for more details on payroll header reporting.
 - Select the appropriate **LAGERS Status**. Check the LAGERS box for full-time employees in LAGERS counties who will become LAGERS participants after the required waiting period.
 - Enter the appropriate **Employee Contribution %** and **County Contribution %**, if applicable, based upon the following table. The county contribution percentage must be consistent with the county's election to pay, effective for the current year.

	Hired before February 25, 2002	Hired on or after February 25, 2002*	401(a) Contribution
LAGERS employee	0%	4%	Not Applicable
Non-LAGERS employee	2%	6%	0.7%

* Includes those employees hired before February 25, 2002, but who terminated employment for more than 30 days and later returned to county employment in either the same or a different county.

- ☒ **Note:** These contributions are exempt from Federal and State Income Tax but are subject to Social Security, Medicare and Unemployment taxes.

5. Provide the employee's **Current Employment Status** and **Employee's Position**.
6. Select the appropriate department for the employee.
7. Provide the employee's previous county employment information, if applicable.
8. Select Save.

9. Under the Required Attachments grid, indicate how you will be sending the required attachment.
 10. If you select Electronic, a field will be enabled for you to attach the document. Browse for the attachment and click Attach.
 11. If there are no errors, the submit form will appear.
 12. Select submit. If attachments were not submitted electronically, then they will need to be faxed or mailed to the CERF Administrative Office.
 13. If desired, download or print a copy of the form for your records.
- ☒ **Note:** The enrollment form will not be *posted* in CARS until the enrollment form is submitted and required attachment is received in the CERF Administrative Office via fax or CARS submission.
- ☒ **Note:** Enrollment forms should be submitted to CERF within 15 days of a new hire.

Completing Form 1A: Beneficiary Designation (\$10,000 Death Benefit / Non-Vested Refund of Contributions)

A participant should follow the steps below to complete this form upon an employee's commencement of county employment in an eligible position to designate beneficiary(s) of the \$10,000 death benefit/non-vested refund of contributions through CERF.

- ☒ **Note:** This form is also used to notify CERF of a change in the participant's beneficiary(s).
- ☒ **Note:** Beneficiary forms should be kept as up-to-date as possible. If a life change occurs, ask the participant to complete an updated beneficiary form.
1. Enter the requested data in the *Participant Information* section.
 2. Enter the *Primary Beneficiaries of \$10,000 Death Benefit/Non-Vested Refund of Contributions* information on page 1. The Percentage of Benefit for all primary beneficiary(s) must total 100%.
 3. Enter the *Contingent Beneficiaries of \$10,000 Death Benefit/Non-Vested Refund of Contributions* information on page 2. The Percentage of Benefit for all contingent beneficiary(s) must total 100%.
- ☒ **Note:** All beneficiary information is required. Incomplete forms will be returned to the participant.
4. Obtain the participant's signature and date.
- ☒ **Note:** The participant ***MUST*** sign and date the Beneficiary Form, however, the County Clerk DOES NOT have to sign and date it.
5. Submit form to the CERF Administrative Office via the CARS Upload Supplemental Files feature, mail, or fax.

Completing the Participant Enrollment Governmental 457/401(a) Plans Form

 **Note:** Non-LAGERS employees are required to complete the 401(a) portions of this form. Any employee (LAGERS or Non-LAGERS) who elects to participate in the 457 Savings Plan must complete the corresponding sections of this form.

1. Enter the requested data in the **Participant Information** section.
 - Select the appropriate **LAGERS Status**.
 2. Enter the requested data in the **Payroll Information** section.
 - Complete the **457 Plan Information** section if the employee elects to participate in the 457 Plan.
 - Enter the % or \$ amount to contribute per pay period. The minimum deferral amount allowed is \$10 per month.
 - Enter the **Payroll Effective Date**. This is the date on which the employee will begin making contributions.
 - Enter the **Date of Hire**.
 - Complete the **401(a) Plan Information** section if the employee is enrolling in the 457 Plan and/or they are a Non-LAGERS employee, as the plan match on 457 Plan deferrals will be deposited into the 401(a) Plan account.
 - Enter the **Payroll Effective Date**. This is the date on which the employee will begin making contributions.
 - Enter the **Date of Hire**.
 - Enter the **County Name**.
 3. Enter the desired percentages in the **Investment Option Information** section.
 - Enter the percentages in the appropriate columns based upon the employee's participation in the 457 and/or 401(a) plan.
 - Contributions into each investment option **must be a whole percentage** and **must total 100% for each plan**.
 - Employees may select the same or different investment options for each plan.
-  **Note:** If no investment options are chosen, the employee's contributions will be invested in the default Target Date Funds.
4. Complete the **457 Deferred Compensation Plan Beneficiary Designation** section if the employee is enrolling in the 457 Plan.
 5. Complete the **401(a) Plan Beneficiary Designation** section if the employee is enrolling in the 401(a) Plan.

6. Obtain the **Participant's Signature** and **Date** in the ***Required Signatures*** section. The County Clerk DOES NOT have to sign this form.
7. Submit the completed form to:

Empower Retirement
133 S. 11th Street, Suite 230
St. Louis, MO 63102

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TERMINATION OF NON-VESTED PARTICIPANT

Overview

Use the steps below for non-vested (less than 8 continuous creditable years of service) participants who terminate county employment.

 **Note:** If an employee is a member of CERF and *changes to an eligible position but works part-time or seasonal hours*, complete a **Form 4: Change of Information** rather than a Termination Form, because contributions will continue.

 **Note:** It is very important to submit Terminated Non-Vested forms to CERF ASAP, especially at year-end, in order to comply with the Required Minimum Distribution (RMD) rule. **An RMD distribution must be made no later than April 1 of the year following the later of member's date of termination, or age 70-1/2.** Terminated Non-Vested forms should be submitted *within 15 days* of the participant's termination.

1. Complete the following forms:

- **Form 2N: Termination Non-Vested**
- **Form 2A: Refunds - Payment Election.** Complete if contributions are \$200 or more. Participants should also be given the Instructions for Form 2A to better understand their payment options.

 **Note:** CERF will attempt to obtain a completed Form 2A from the participant if the County Clerk's Office does not provide it to the CERF Administrative Office.

If a CERF Refund is Due

1. CERF verifies that all of the participant's salary, hours, and contribution reports through the participant's termination date have been submitted to the CERF Administrative Office and that the participant does not appear on the next pay period report.
2. CERF verifies that payroll header reports **(for all employees in this county)** through the terminating employee's date of termination have been processed at the CERF Administrative Office. Payroll reports are not posted until matching funds have been remitted.
3. A refund will be issued to the participant as long as it has been more than 37 days since his/her termination date.

 **Note:** The County Clerk should advise the terminating employee to inform CERF of any address changes for sending the refund and subsequent 1099-R.

- ☒ **Note:** If the county paid any portion of the contributions on behalf of the employee, the county will receive notification of available credit. County credits are calculated in January and July of each year, for employees who terminated at least six months prior. (See page 53 for more details on the county credits process.)

If a 457 Plan Refund is Due

1. Complete and submit the **Distribution/Direct Rollover Request – Governmental 457 Plan** form to Empower Retirement in St. Louis.
2. Empower Retirement will process the distribution.

If a 401(a) Plan Refund is Due

1. Complete and submit the **Distribution/Direct Rollover Request – 401(a) Plan** form to Empower Retirement in St. Louis.
2. Empower Retirement will process the distribution after vesting has been determined.

Completing Form 2N: Termination Non-Vested

Use the steps below to complete this form upon a non-vested (worked less than 8 continuous creditable years) participant's termination of employment or eligibility.

1. In CARS, under Forms, select Employment Change
2. From the drop-down list, select to the Term Non-Vested form.
3. Input the social security number and select Next.
4. Enter the requested data in the **Participant Information** section.
5. Enter the requested data in the **Employment Information** section.
 - The **Original Date of Hire** is the date the employee began part-time, seasonal or full-time employment regardless of their CERF eligibility status.
 - The **CERF Eligibility Date** is the date the employee was eligible to enroll in CERF.
 - Indicate the employee's **LAGERS Status**.
 - Provide the **Date of Termination/Ineligibility, Department** and **Position**.
 - Check one of the boxes that best explains the **Reason for Termination** of this employee.
6. Select Next. You may select the Download Form button if you want to print a copy for your records.
7. Select the Finish button.

Completing Form 2A: Refunds – Payment Election

The Form 2A Instructions and Payment Election should be given to non-vested participants who terminate employment so they can read about and choose their option(s) to receive a refund of employee contributions totaling \$200 or more.

1. The **“Paid to Me”** and/or **“Direct Rollover”** options must be checked by the participant. If both boxes are marked the participant must fill in a dollar amount for the rollover (at least \$500), and the remaining balance will be paid directly to the participant.
2. Enter the requested data in the ***Required Signature*** section.
3. Obtain the **participant’s signature** and **date**.
4. Submit form to the CERF Administrative Office via CARS Upload Supplemental Files feature, mail, or fax.

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TERMINATION OF VESTED PARTICIPANT

Overview

Use the steps below for vested participants who terminate county employment.

-  **Note:** It is very important to submit Terminated Vested forms to CERF ASAP, especially at year-end in order to comply with the Required Minimum Distribution (RMD) rule. An RMD distribution must be made no later than April 1 of the year following the later of the member's date of termination, or age 70-1/2. ***If the paperwork is not submitted timely, the only option available to the member will be the Single Life Annuity, with no survivor option.*** Terminated Vested forms should be submitted *within 15 days* of the participant's termination.
-  **Note:** Participants are vested in the CERF Pension Plan after eight years of continuous creditable service. One year of vesting credit is received for each calendar year in which they have received pay for 1,000 hours or more in each of those eight years. Part-time or Seasonal service for less than 1,000 hours is calculated using the 91-Hour Rule.
- 1. Complete **Form 2V: Termination Vested**. The participant ***MUST*** sign and date page 2.
- 2. If the member is vested and is retiring immediately, they also need to complete **Form 2B: Designation of Survivor**, and attach a copy of his/her ID and a copy of the beneficiary's ID with it. This form must be signed and dated by the participant 30-90 days prior to the commencement date. The benefit will not commence if the form is not dated 30-90 days prior to the commencement date.
-  **Note:** The participant must complete and date Form 2B **and** Form 2V, 30-90 days prior to the commencement of benefits if the participant is going to retire upon termination of county employment.
-  **Note:** CERF will send Form 2B to the participant at the appropriate time if the participant is retiring more than 90 days into the future.
- 3. Attach a copy of the survivor's driver's license, birth certificate, or state-issued ID.
- 4. Attach salary documentation for the member's two highest years of salary. (See page 3 of this handbook for a list of acceptable county income documentation.)
- 5. Submit **Form 2V** and, if applicable, **Form 2B**, to the CERF Administrative Office via CARS Upload Supplemental Files feature, mail, or fax.
-  **Note:** Both the participant and the County Clerk must sign the Form 2V.
- 6. **Form SV**, Verification of Salary, Hours and Contributions for the duration of the participant's employment (1994 or later) should be submitted via CARS for **any participant terminating vested and employed prior to January 1, 2003, or did not pay contributions**. CERF verifies with the county that employee and county contribution amounts listed on the Form SV match those

in the CERF database. Any discrepancies will be resolved with the County Clerk or HR Office.

- ✓ **Note:** If there are overpaid or underpaid contributions, CERF will contact the participant and make arrangements to correct the situation. Or, if the participant is still active with the county a shortage of contributions can be made up on the last payroll as a pre-tax deduction.
- 7. CERF verifies that all payroll header reports through the participant's termination date have been submitted to the CERF Administrative Office.
- 8. CERF determines if there is more than 10% difference between the two highest years of salary. If so, an explanation must be submitted by the County Clerk.
- 9. CERF verifies the two highest years of salary match those in the CERF database and those shown on the Termination Form.
- ✓ **Note:** CERF will verify if the two highest years of compensation include a payment attributable to any prior year (including, but not limited to, a payment of benefits, back pay, unused vacation days or sick leave) needing to be excluded. See 16 CSR 50-2.050(1).
- ✓ **Note:** Any discrepancies found during this process will be resolved with the County Clerk's Office or Human Resources Office.
- 10. CERF verifies that payroll header reports (**for all employees in this county**) through the terminating employee's last date of employment have been processed at the CERF Administrative Office. Payroll reports are not posted until matching funds have been remitted.
- 11. CERF sends a benefit packet to the participant who is retiring within 30-90 days of terminating county employment. Those participants retiring at a later time will be contacted prior to turning age 62.
- ✓ **Note:** Participants who wish to retire between the ages of 55 and 61 must contact the CERF Administrative Office to make arrangements for early retirement.

If a 457 Participant

1. Complete and submit the **Separation from Employment Withdrawal Request – Governmental 457 Plan** form to Empower Retirement in St. Louis and fax to 855-785-7329.
2. Empower Retirement in St. Louis will review the distribution form and forward to CERF for plan administrator signature.

If a 401(a) Participant

1. Complete and submit the **Separation from Employment Withdrawal Request – 401(a) Plan** form to Empower Retirement in St. Louis and fax to 855-785-7329.
2. Empower Retirement in St. Louis will review the distribution form and forward to CERF for plan administrator signature and vesting status (if match money is involved).

- ☒ **Note:** If the 457 and/or 401(a) account balance is less than \$1,000, the participant must roll over the funds or take a lump sum distribution. If the account balance is \$1,000 or more, the participant may elect to leave the funds in the account until the mandatory distribution age of 70½. Participants may elect periodic payment of funds if the account balance is \$5,000 or more.

Completing Form 2B: Designation of Survivor

Use the steps below to complete this form for a participant who terminates employment on or after January 1, 2000, and has a minimum of eight years continuous creditable service in an eligible position.

- ☒ **Note:** This form **MUST** be completed and received in the CERF Administrative Office 30-90 days prior to the commencement of benefits.

1. Enter the requested data in the ***Participant Information*** section.
2. Enter the requested data in the ***Survivor Information*** section.

- ☒ **Note:** The participant may decline to provide a survivor by checking the box and placing their initials in the Declination of Survivor section.

3. Obtain the **participant's signature** and **date**.
4. Submit form and required attachments to the CERF Administrative Office by mail or fax.
5. The CERF Administrative Office will send the participant a packet including benefit payment options, an Electronic Funds Transfer Form, a Federal W-4P Form, and a MO W-4P Form to set up pension payments.

Completing Form 2V: Termination Vested

Use the steps below to complete this form upon a vested participant's termination of employment or eligibility.

1. Enter the requested data in the ***Participant Information*** section.
2. Enter the requested data in the ***Employment Information*** section.
 - The **Original Date of Hire** is the date the employee began part-time, seasonal or full-time employment regardless of their CERF eligibility status.
 - The **CERF Eligibility Date** is the date the employee was eligible to enroll in CERF.
 - Indicate the employee's **LAGERS Status**.
 - Please provide an explanation in the space provided if there is a difference between the **Original Hire Date** and **CERF Eligibility Date**.
 - Provide the **Date of Termination/Ineligibility**, **Department** and **Position**.
 - Check the box that is appropriate for the participant's retirement status.

3. Enter the participant's ***Final Compensation Information***.

☒ **Note:** Remember to attach salary documentation for the member's two highest years of salary. (See page 3 of this handbook for list of acceptable county income documentation.)

4. Enter the participant's spousal information, if married.

5. Obtain the **participant's signature** and **date**.

☒ **Note:** The participant must complete and date Form 2V 30-90 days prior to the commencement of benefits if the participant is going to retire upon termination of county employment.

6. The County Clerk ***must*** sign and date the form.

Completing Form SV: Verification of Participant's Salary, Hours and Contributions

1. Complete Form SV: Verification of Salary, Hours, and Contributions for the duration of the participant's employment (1994 or later) if the participant was not required to pay contributions. Or, if the participant was required to pay contributions only provide salary, hours, and contributions for service prior to January 1, 2003. CERF verifies with the county that employee and county contribution amounts listed on the Form SV match those in the CERF database. Any discrepancies will be resolved with the County Clerk's Office or Human Resources Office.

2. In CARS, select Salary Verification under the Forms Tab

3. Enter the SSN and select New.

4. Complete only the years that are required on the form.

5. Select Save and then Submit.

☒ **Note:** An Initial Salary Verification should be completed by the county for any participant terminating vested employed prior to January 1, 2003, or did not pay contributions.

☒ **Note:** A Final Salary Verification is initiated by CERF Accounts Staff for all terminated vested employees after the final paycheck is paid to the participant that includes his/her termination date.

Retirees Returning to Work

1. If a retiree returns to county employment in a CERF-eligible position working 1,000 hours or more, their benefit will be suspended until they again terminate for more than 30 days.
2. A retiree cannot receive a pension payment for the month in which they return to work. It is very important to contact CERF when a retiree is returning to county employment.

CHANGING PARTICIPANT INFORMATION

Overview

Use the steps below to submit a change in any of the following for a participant:

- Contact information
- Marital Status
- Department
- Position
- Employment Status (full-time/part-time/seasonal)
- LAGERS Status

1. Complete **Form 4: Change of Information**.
2. Attach a copy of the marriage certificate or divorce decree/death certificate if reporting a change in marital status. Changes in marital status cannot be made without the appropriate documentation.
3. Submit form via CARS and applicable attachments to the CERF Administrative Office via CARS, mail or fax.

 **Note:** If a participant's marital status changes from Married to Single and they are vested, please have them complete the **Form 8: Single Vested Death Benefit**.

Savings Plan Participants

An Empower Participant Change Form must be submitted **ONLY** if the name of the employee who participates in the Savings Plan has changed. Address changes submitted to the CERF Administrative Office are automatically provided to Empower Retirement for active employees.

Completing Form 4: Change of Information

Use the steps below to submit a change in any of the following for a participant:

1. Enter the participant's ***Previous Participant Information*** section.
2. Enter any changes in the ***Updated Participant Information*** section.
3. Enter the date the specified changes take effect.
4. Submit **Form 4** via CARS and applicable attachments to the CERF Administrative Office via CARS, mail or fax.

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LEAVE OF ABSENCE

Leave of Absence forms should only be submitted for employees who are removed from the payroll header reports. If an employee receives pay while on leave, a leave form should not be submitted.

Types of Leave

Medical Leave

CERF participants may receive creditable service while absent due to medical reasons according to time allowed in the County's written Medical Leave Policy, but creditable service cannot exceed 12 months. If the county has no written leave policy, or medical leave exceeds the time allowed per the county's medical leave policy, the participant will not be eligible for the \$10,000 death benefit.

- ☒ **Note:** Submit a complete copy of the County's written Medical Leave Policy for a participant who is on Medical Leave.

Military Leave

CERF participants must purchase creditable service (without interest penalty) for absence due to military leave in order to have it count toward vesting and creditable service. Salary will be estimated for use in calculating the amount of contributions missed by averaging compensation paid during the last twelve months prior to military leave. Military service can only be purchased and credited if the employee returns to county employment within 90 days of returning from military service.

- ☒ **Note:** Savings Plan participants may make up 457 or 401(a) contributions, if desired. Contact the CERF Administrative Office for more details.
- ☒ **Note:** If the participant was hired prior to February 25, 2002, and there was no break in service prior to the military leave, then no contributions would be due.

Other Leave

CERF participants will not receive creditable service for absence due to approved, but non-medical or non-military leave.

- ☒ **Note:** The right to a \$10,000 death benefit will be forfeited under certain types of leave and circumstances.

Overview

1. Complete **Form M: Medical/Military/Other Leave**.
2. Submit Form M via CARS.

Completing Form M: Medical / Military / Other Leave

Use the steps below to complete this form in each circumstance when a participant **begins and ends** medical, military, or other leave and they are not being paid by the county.

- ☒ **Note:** Submitting this form in a timely manner alleviates problems with the Payroll Upload Report and allows the County Clerk to remove the participant from the Payroll Header during the leave of absence without further explanation to CERF.

Start of Leave

1. Enter the requested data in the ***Participant Information*** section.
2. Select the applicable type of leave. Submit complete a copy of the County's written Medical Leave Policy if the participant is on medical leave. Please provide a brief explanation if **Other** is selected.
3. Enter the **Date Leave Begins**. This form should be submitted at the start of a leave of absence.
4. Submit Form M via CARS.

Return from Leave

1. In CARS, Select Employment Change Lookup.
2. Check the checkbox by the participant whose leave ended and select the Open button.
3. Enter the requested data in the ***Participant Information*** section.
4. Select the applicable type of leave. Please provide a brief explanation if **Other** is selected.
5. Enter the **Date Leave Ends**. This form should be submitted at the end of a leave of absence.
6. Submit Form M via CARS.

SEASONAL EMPLOYEES

Overview

Use the steps below to report when a seasonal employee starts and ends their work period.

✓ **Note:** The County Clerk should inform the participant that the \$10,000 death benefit is only payable if the participant dies during a month in which they actually receive pay. (See 16 CSR 50-2.120(4).) It is also important that the participant understands they will only accrue creditable service based upon the number of hours worked during the calendar year as determined by rules regarding seasonal work. (See 16 CSR 50-3.010(4)(B).)

✓ **Note:** It is important this process is followed so the employee can earn the appropriate amount of creditable service for the CERF Plan and to alleviate problems with the Payroll Header Report.

1. Complete **Form SE: Seasonal Employee Notice**.
2. Submit Form SE via CARS.

Completing Form SE: Seasonal Employee Notice

Use the steps below to complete this form in each circumstance when a participant **begins and ends** a seasonal employment period.

Start of Seasonal Work Period

1. Enter the requested data in the ***Participant Information*** section.
2. Enter the **Date Seasonal Employment Begins**. This form should be submitted as the start of each seasonal employment period.
3. Submit Form SE via CARS.

End of Seasonal Work Period

1. In CARS, Select Employment Change Lookup.
2. Check the checkbox by the participant whose leave ended and select the Open button.
3. Enter the requested data in the ***Participant Information*** section.
4. Enter the **Date Seasonal Employment Ends**. This form should be submitted at the end of each seasonal employment period.
5. Submit Form SE via CARS.

DEATH OF AN ACTIVE EMPLOYEE

A participant working part-time, 1,000 hours or more, is considered a full-time employee for CERF purposes and would be eligible for the \$10,000 Death Benefit.

Overview

Use the steps below when a CERF participant dies while still employed by the county.

1. Complete the following forms:

- **Form 2N: Termination Non-Vested OR Form 2V: Termination Vested**

For the \$10,000 Death Benefit

- **Form 3A, 3B or 3C: Payment Election** *Each primary beneficiary must complete, sign and date the appropriate form (3A for designated non-spouse; 3B for spouse; 3C for non-designated, non-spouse), after being provided the accompanying instructions explaining the payment options.*

For Single Vested and Non-Vested Refunds of Contributions

- **Form 4A, 4B or 4C: Payment Election** *Each primary beneficiary must complete, sign and date the appropriate form (4A for designated non-spouse; 4B for spouse; 4C for non-designated, non-spouse), after being provided the accompanying instructions explaining the payment options.*

 **Note:** Contact the CERF Administrative Office if any of the primary beneficiaries become deceased.

- **Form 9: Application by Spouse** (if participant is vested on date of death)

2. Obtain a copy of the participant's death certificate. A certified copy is not necessary.
3. Submit the following to the CERF Administrative Office via CARS Upload Supplemental Files feature, mail, or fax:

- **Form 2N: Termination Non-Vested OR Form 2V: Termination Vested**

For the \$10,000 Death Benefit

- **Form 3A, 3B or 3C: Payment Election** (3A for designated non-spouse; 3B for spouse; 3C for non-designated, non-spouse) for each primary beneficiary

For Single Vested and Non-Vested Refunds of Contributions

- **Form 4A, 4B or 4C: Payment Election (4A for designated non-spouse; 4B for spouse; 4C for non-designated, non-spouse) for each primary beneficiary**
 - **Form 9: Application by Spouse, if applicable**
 - **Copy of Death Certificate (a certified copy is not necessary)**
 - **Copy of participant's most current Form 1A: Beneficiary Designation (\$10,000 Death Benefit/Non-Vested Refund of Contributions)**
 - **Copy of Form 8: Beneficiary Designation – Single Vested Death Benefit (if applicable)**
 - **Copy of spouse or non-spouse beneficiary's driver's license, birth certificate, or state-issued ID**
 - **If participant dies while on a medical leave of absence, copy of county's written medical leave policy (in effect at time participant went on leave) unless it was already provided with the medical leave form.**
4. CERF verifies that all of the payroll header reports through the participant's date of death have been submitted to the CERF Administrative Office and the participant does not appear on the next pay period report.
 5. CERF verifies that all required employee and county contribution amounts have been received. Any discrepancies will be resolved either with the County Clerk or the beneficiary(s).
 6. CERF verifies that payroll header reports (for all employees in the county) through the terminating employee's date of termination have been posted at the CERF Administrative Office. Payroll reports are not posted until matching funds have been remitted.
 7. Upon receiving the forms back from the beneficiary(s), the death benefit check(s) will be issued.
-  **Note:** A part-time or seasonal employee must receive pay during the month which the participant becomes deceased in order to receive the \$10,000 benefit.
-  **Note:** Visit the CERF website (www.mocerf.org) or contact Empower Retirement in St. Louis for a 401(a) and/or 457 Death Benefit Claim Request Form if the deceased employee participated in the Savings Plan.

Completing Form 2N: Termination Non-Vested

Use the steps below to complete this form upon a non-vested participant's death.

1. Enter the requested data in the ***Participant Information*** section.
2. Enter the requested data in the ***Employment Information*** section.
 - The **Original Date of Hire** is the date the employee began part-time, seasonal or full-time employment regardless of their CERF eligibility status.
 - The **CERF Eligibility Date** is the date the employee was eligible to enroll in CERF.
 - The **Date of Termination** should be the date of death.
 - The **Reason for Termination** should be Death.
3. Enter the requested data in the Contribution Information section.
4. Submit Form 2N via CARS. Terminated Non-Vested forms should be submitted within 15 days of the final payroll end date during which the participant receives compensation.

Completing Form 2V: Termination Vested

Use the steps below to complete this form upon a vested participant's death. **The Form SV is required for any participant employed prior to January 1, 2003, or who did not pay contributions.**

1. Enter the requested data in the ***Participant Information*** section.
2. Enter the requested data in the ***Employment Information*** section.
 - The **Original Date of Hire** is the date the employee began part-time, seasonal or full-time employment regardless of their CERF eligibility status.
 - The **CERF Eligibility Date** is the date the employee was eligible to enroll in CERF.
 - Please provide an explanation in the space provided if there is a difference between the **Original Hire Date** and **CERF Eligibility Date**.
 - The **Date of Termination** should be the date of death.
 - It is not necessary to check either box regarding the retirement status.
3. Enter the participant's ***Final Compensation Information***.

 **Note:** Remember to attach salary documentation for the member's two highest years of salary. (See page 3 of this handbook for list of acceptable county income documentation.)
4. Enter the participant's spousal information, if married at the time of death.
5. Submit form and required attachments to the CERF Administrative Office by mail or fax.

Completing Forms 3A, 3B and 3C: Payment of Death Benefit (\$10,000)

Use the steps below to complete these forms when an active participant has died.

- ☒ **Note:** Part-time and seasonal employees are eligible for the death benefit only during the months in which they receive pay.

1. Enter the requested data in the **Participant Information** section.
2. Select the **Payment Option**.

Form 3A – Death Benefits-Designated Non-Spouse (\$10,000) Payment Election	Form 3B – Death Benefit-Spouse (\$10,000) Payment Election	Form 3C – Death Benefits-Non-Designated Non-Spouse (\$10,000) Payment Election
20% federal tax withheld	20% federal tax withheld	10% federal tax withheld
May request additional federal tax withholding	May request additional federal tax withholding	May request additional federal tax withholding
Can be rolled over to a Traditional or Roth IRA	Can be rolled over to a Traditional or Roth IRA or Employer Plan	Cannot be rolled over
		May choose not to have any federal tax withheld

- ☒ **Note:** A non-spouse can choose to have the payment rolled over only if he/she is a designated beneficiary on the member's beneficiary form.

3. Input the information for a rollover.
4. If the non-spouse beneficiary (Form 3A and 3C) is a minor or trust, complete the last section.
5. Obtain the **beneficiary or custodian's signature** and **date**.
6. Submit the following to the CERF Administrative Office via CARS Upload Supplemental Files feature, mail, or fax:
 - **Form 3A, 3B or 3C: Payment Election (\$10,000)** (3A for designated non-spouse; 3B for spouse; 3C for non-designated, non-spouse) for each primary beneficiary.
 - Copy of participant's death certificate (a certified copy is not necessary).
 - Copy of participant's most recent **Form 1A: Beneficiary Designation** (\$10,000 Death Benefit/Non-Vested Refund of Contributions.)
 - Copy of beneficiary's driver's license, birth certificate, or state-issued ID.

Completing Forms 4A, 4B and 4C: Payment of Death Benefits (Single Vested and Non-Vested Refund of Contributions)

Use the steps below to complete these forms when an active participant has died.

- ☒ **Note:** Part-time and seasonal employees are eligible for the death benefit only during the months in which they receive pay.

1. Enter the requested data in the Participant Information section.
2. Select the Payment Option.

Form 4A – Death Benefits-Designated Non-Spouse (Single Vested and Non-Vested Refund) Payment Election	Form 4B – Death Benefit-Spouse (Non-Vested Refund) Payment Election	Form 4C – Death Benefits-Non-Designated Non-Spouse (Single Vested and Non-Vested Refund) Payment Election
20% federal tax withheld	20% federal tax withheld	10% federal tax withheld
May request additional federal tax withholding	May request additional federal tax withholding	May request additional federal tax withholding
Can be rolled over to a Traditional or Roth IRA	Can be rolled over to a Traditional or Roth IRA or Employer Plan	Cannot be rolled over
		May choose not to have any federal tax withheld

- ☒ **Note:** A non-spouse can choose to have the payment rolled over only if he/she is a designated beneficiary on the member's beneficiary form.

3. Input the information for a rollover.
4. If the non-spouse beneficiary (Form 4A and 4C) is a minor or trust, complete the last section.
5. Obtain the **beneficiary or custodian's signature** and **date**.
6. Submit the following to the CERF Administrative Office via CARS Upload Supplemental Files feature, mail, or fax:

- **Form 4A, 4B or 4C: Payment Election (Single Vested and Non-Vested Refund of Contributions)** (4A for designated non-spouse; 4B for spouse; 4C for non-designated, non-spouse) for each primary beneficiary.
- Copy of participant's death certificate (a certified copy is not necessary).
- Copy of participant's most recent **Form 1A: Beneficiary Designation** (\$10,000 Death Benefit/Non Vested Refund of Contributions) OR Form 8: Beneficiary Designation - Single Vested Death Benefit.
- Copy of beneficiary's driver's license, birth certificate, or state-issued ID.

Completing Form 9: Application by Spouse

Use the steps below to complete this form when a married, vested participant dies prior to receiving a retirement benefit and the spouse is eligible to apply for benefits.

1. Enter the requested data in the ***Participant Information*** section.
2. Enter the requested data in the ***Spouse Information*** section.
3. Select the appropriate options in the ***Termination Event*** section.
4. Obtain the **spouse's signature** and **date** on page 1.
5. Enter the two highest calendar years of compensation in the ***Compensation Information*** section on page 2.
6. Submit the following to the CERF Administrative Office via CARS Upload Supplemental Files feature, mail, or fax:
 - **Form 9: Application by Spouse.**
 - Copy of participant's death certificate (a certified copy is not necessary).
 - Copy of driver's license, birth certificate or state-issued ID for the spouse.
 - Documentation of county income.

DEATH OF RETIREE

Please notify the CERF Administrative Office regarding the death of a retiree or retiree's survivor so we can make any necessary adjustments to the retiree's pension benefit.

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PURCHASING EXCLUDED SERVICE

Overview

Participants who previously worked in an eligible county position and re-enroll in CERF may purchase eligible prior service using after-tax dollars. They will receive a postcard following termination, informing them to contact CERF if they return to county employment. **If they return to county employment they must contact CERF within 60 days of their rehire date or that service will no longer be eligible for purchase.** This notification is also included in the enrollment portfolio.

When a participant is enrolled, **he/she must contact CERF** regarding the purchase of previously excluded service. A determination is then made regarding whether the participant is eligible to purchase the service. If eligible, the following steps are taken to offer the purchase opportunity to the participant:

CERF asks the previous County Clerk's Office for written verification of salary and hours for the time period to be purchased.

1. CERF calculates the buyback amount due based upon the type and duration of service being purchased, LAGERS status, amount of contributions due, and interest penalty, if applicable.
☒ **Note:** The interest penalty is the prime rate plus 2%.
2. CERF sends a Purchase of Excluded Service letter to the participant providing buyback details, certified mail, return receipt requested, restricted delivery. **A response to this letter must be received in the CERF Administrative Office (by mail or fax) within 60 days of the date of the letter.** Failure to do so forfeits the participant's opportunity to purchase the service.

This letter provides the participant with the opportunity to do one of the following:

- Purchase excluded service as a lump sum payment.
 - Purchase all selected excluded service at the same time through additional payroll deduction.
 - Purchase all selected excluded service separately through additional payroll deduction.
 - Not purchase any excluded service.
3. CERF faxes or mails a copy of the letter to the current County Clerk's office for their information.
 4. CERF notifies the County Clerk if the participant elects to purchase the excluded service.

Any additional payroll withholding for this purchase of service will be communicated to the County Clerk's Office and should be withheld after-tax. Any county responsibility for the buyback of a service period will also be communicated to the County Clerk's Office and one immediate lump sum payment will be requested from the county.

If the participant elects to purchase the service but responds to the letter after the designated date, the County Clerk and participant are informed of the lost opportunity.

If the participant does not respond to the letter or elects not to purchase the service, CERF does not communicate this decision to the County Clerk's Office.

-  **Note:** *Payment in full must be received by the CERF Administrative Office within 60 days of the employee's death or termination date if employment with the county is terminated **before** the last payment is made on the service period(s) being purchased. No credit will be given for any unpaid service period(s) if payment is not received by that time (16 CSR 50-3.010(3)).*

CERF FORMS

Form 1 – Enrollment

The County Clerk completes this form upon an employee's commencement of county employment in an eligible position. This form is processed through the CARS county portal.

Form 1A – Beneficiary Designation (\$10,000 Death Benefit / Non-Vested Refund of Contributions)

A participant completes this form upon his commencement of county employment in an eligible position to designate beneficiaries of the \$10,000 death benefit and, if applicable, non-vested refund of contributions through CERF.

Form 2A – Refunds Payment Election

A participant will complete this form indicating the election for payment of refunded contributions.

Instructions for Form 2A – Refunds Payment

These instructions should be provided to a participant at the same time the Form 2A – Refunds Payment Election form is provided.

Form 2B – Retirement Application Designation of Survivor

A participant completes this form if he terminates employment with the county after 12/31/1999 and has completed a minimum of 8 years in an eligible position.

Form 2C – Co-Annuitant for 10 Year Certain

A retiree completes this form if he selected the 10 Year Certain & Life option as his Final Benefit Option.

Form 2D – Co-Annuitant for Level Income

A retiree completes this form if he selected the Level Income-Joint and Survivor option as his Final Benefit Option, the monthly benefit payable under this option beginning with the month after his 62nd birthday is zero (which has not yet been attained), and the survivor annuitant he previously selected has died.

Form 2N – Termination Non-Vested

The County Clerk completes this form upon a non-vested participant's termination of employment, death or CERF eligibility. **This form is processed through the CARS county portal.**

Form 2V – Termination Vested

The County Clerk completes this form if the participant terminates employment with the county on or after 1/1/2000, and has completed a minimum of 8 continuous creditable years in an eligible position.

Form 3A – Death Benefits – Designated Non-Spouse (\$10,000 Death Benefit) Payment Election

The designated non-spouse beneficiary completes this form indicating the election for payment of the death benefit.

Form 3B – Death Benefit – Spouse (\$10,000) Payment Election

The beneficiary spouse completes this form indicating the election for payment of the \$10,000 death benefit distribution.

Form 3C – Death Benefits – Non-Designated Non-Spouse (\$10,000) Withholding Election

The non-designated non-spouse beneficiary completes this form indicating his withholding election with respect to the death benefit.

Form 4A – Death Benefits – Designated Non-Spouse (Single Vested and Non-Vested Refund) Payment Election

The designated non-spouse beneficiary completes this form indicating the election for payment of the death benefit.

Form 4B – Death Benefit – Spouse (Non-Vested Refund) Payment Election

The beneficiary spouse completes this form indicating the election for payment of the non-vested refund of contributions.

Form 4C – Death Benefits – Non-Designated Non-Spouse (Single Vested and Non-Vested Refund of Contributions) Withholding Election

The non-designated non-spouse beneficiary completes this form indicating tax withholding with respect to the non-vested refund of contributions.

Instructions for Forms 3A, 3B, 3C, 4A, 4B and 4C Death Benefits Payment Election

These instructions should be provided to a participant at the same time Form 3A, 3B, 3C, 4A, 4B or 4C is provided.

Form 4 – Change of Information

The County Clerk completes this form upon a participant's change in contact information, marital status, or employment status. **This form is processed through the CARS county portal.**

Form 5 – Special Consultant

The County Clerk and participant complete this form upon a full-time employee's termination of employment between January 1, 1990 and August 27, 1994.

Form 6 – Retirement Application

A participant completes this form if he terminated employment with the county prior to 1/1/2000 and completed a minimum of eight years in an eligible position. The participant is eligible to draw a retirement benefit at age 62 when these requirements are fulfilled. Only the participant's spouse, if applicable, can be designated as the co-annuitant.

Form 7 – Certification of Income/Contributions

A participant completes this form to report fee income and salary prior to 1/1/00 that has not been reported by the County Clerk. If he has combined income of salary and fees, the County Clerk should already be reporting income and contributions from the salary portion of his income. This form will add on the fee portion of his income to his reportable total compensation.

Form 8 – Beneficiary Designation – Single Vested Death Benefit

A participant completes this form. If they are single, obtained vesting status, and dies, the beneficiary(s) will receive a refund of his CERF contributions. These benefits are in addition to the CERF \$10,000 death benefit payable to the named beneficiary(s).

Form 9 – Application by Spouse

A participant's spouse completes this form when a vested participant has died prior to drawing a retirement benefit and the spouse is eligible to apply for benefits.

Form DE – County Deposit Exception

A County Clerk uses this form when the expected payment amounts do not equal the amount of funds remitted to the bank. **This form is processed through the CARS county portal.**

Form EFT – Electronic Funds Transfer

A retiree completes this form to designate the bank account to which his retirement benefit from CERF will be deposited. A representative from the bank must also complete part of this form.

Form M – Medical/Military/Other Leave

A County Clerk completes this form prior to an employee's commencement and upon termination of medical, military or other leave. **This form is processed through the CARS county portal.**

Form SE – Seasonal Employee Notice

A County Clerk completes this form prior to an employee's commencement and termination of seasonal employment. **This form is processed through the CARS county portal.**

Form SV – Verification of Participant’s Salary, Hours and Contributions

The County Clerk needs to only provide salary, hours and contributions for service prior to January 1, 2003, for those participants with contributions. However, the County Clerk will need to provide all salary/hours through the termination date for participants who did not have contributions. **This form is processed through the CARS county portal.**

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PAYROLL HEADER REPORT INSTRUCTIONS

Counties must provide salary, hours and employee contribution information to the CERF Administrative Office **immediately following each payroll period** using **one** of the following file types.

- “Flat” (.txt) file
- Microsoft Excel spreadsheet

Counties that make contributions on behalf of their employees must also submit a paper or electronic report with the breakdown of county-paid and employee-paid contributions for each employee during each payroll period.

Definitions:

- Payroll Summary – The Payroll Summary refers to the container that holds all of the Payroll Headers for a month. You will not be able to create a Payroll Summary.
- Payroll Header – The Payroll Header is the payroll report for a specific pay period.
- Payroll Detail – The Payroll Detail is the individual payroll detail for each employee

 **Note:** Corresponding deposits must be submitted to KeyBank **immediately following each payroll period**.

 **Note:** The Payroll Header should always reflect what was actually paid and withheld during the pay period. If a contribution amount is off, specific comments should be made to notify CERF when the shortfall will be made up or if a credit was used.

 **Note:** The total of the Payroll Header report should always match the amount deposited (unless a Deposit Exception form was completed). To check the total of the Payroll Header report within CARS, go to Payroll Summary – the Payroll Summary Lookup Screen will appear. Enter the appropriate search criteria, click search, and select the period you want to review.

 **Note:** The Deposit Exception form is used when the expected Payroll Header report payment amounts DO NOT equal the amount of funds remitted to CERF. This form must be completed and submitted via CARS.

Instructions for creating and submitting each file type follows.

Creating a “Flat” (.txt) File

A programmer must prepare a “flat” (.txt) file. The programmer may contact the CERF Administrative Office at 877-632-2373 for additional documentation and assistance in creating this file.

Creating the Microsoft Excel Spreadsheet

- Only CERF participants receiving compensation for the pay period should be on the report.
- All columns containing numeric values MUST BE TOTALED in the total row (the last row in the spreadsheet) even if the total is zero.
- All columns containing numeric values must be formatted as numbers with 2 decimal places.
- The only columns that DO NOT have information in the total row are the **SS#** (column P), the **Name** (column Q), the **Hire Date** (column R) and the **LAGERS Status** (column S).
- Buyback payments must appear in the correct column in order to be uploaded.
- **DO NOT** hide rows or columns.
- There CANNOT be any blank rows or columns within the data area.
- An explanation of the Microsoft Excel spreadsheet columns begins below.
- A sample spreadsheet is shown on page 48 of this document. Contact the CERF Administrative Office to obtain a sample Excel file via e-mail.

Explanation of Microsoft Excel Spreadsheet Columns

Column	Heading	Description
A	Record Type	• Always has the letter D (for Data) in all rows except for the last row. • The last row always contains the letter T (for Total). This lets the program know that it's the last row in the file.
B	County Number	• Contains the county number. • It should be the same for each row.
C	Period Year	• Contains the year for the information being reported. • It should be the same for each row.
D	Period Month	• Contains the number representing the month of the Receipt Date. This must correspond with the Receipt Date. • For example, if January information is being reported, there should be the number one in the column. • The number should be the same for each row.
E	Beginning Payroll Date	• Contains the payroll begin date for the pay period being reported. • The date should be the same for each row.
F	Ending Payroll Date	• Contains the payroll end date for the pay period being reported. • The date should be the same for each row.
G	Creation Date	• Contains the date the report is created. • The date should be the same for each row.

Column	Heading	Description
H	Hours	- Contains the number of hours for which the participant received pay during the pay period. - Formatted as a number with 2 decimal places.
I	Salary	- Contains the gross salary the participant was paid during the pay period. - Formatted as a number with 2 decimal places.
J	Receipt Date	- Contains the date the employees receive their paycheck. - The date should be the same for each row.
K	Contrib	- Contains the total contribution amount (2%, 4% or 6%) whether none, a portion, or all is being paid by the county on the employee's behalf. - All participants in Non-LAGERS counties should have an amount listed in this column. - LAGERS counties only have an amount greater than zero listed for those participants hired on or after February 25, 2002 or employees not meeting the requirements to be in LAGERS. - A zero (0.00) should be placed in this column for those participants not making a contribution to CERF. - Formatted as a number rounded to 2 decimal places. - This payroll deduction is withheld <u>pre-tax</u>.
L	Eligible, Non-Contributing	- Contains payment information for CERF participants purchasing <u>eligible, non-contributing service</u>. (This includes military leave.) - A zero (0.00) should be placed in this column for those participants not buying back any service. - Formatted as a number with 2 decimal places. - This payroll deduction is withheld <u>after taxes</u>.
M	Forfeited Service	- Contains payment information for CERF participants purchasing <u>forfeited service</u>. - A zero (0.00) should be placed in this column for those participants not buying back any service. - Formatted as a number with 2 decimal places. - This payroll deduction is withheld <u>after taxes</u>.
N	Opted-Out	- Contains payment information for CERF participants purchasing <u>opted-out service</u>. - A zero (0.00) should be placed in this column for those participants not buying back any service. - Formatted as a number with 2 decimal places. - This payroll deduction is withheld <u>after taxes</u>.

Column	Heading	Description
O	Refunded Contrib	- Contains payment information for CERF participants purchasing a service period for which they received a <u>refund of contributions</u>. - A zero (0.00) should be placed in this column for those participants not buying back any service. - Formatted as a number with 2 decimal places. - This payroll deduction is withheld <u>after taxes</u>.
P	SS#	- Contains the participant's Social Security Number. - It should be formatted as a text column - The Social Security Number CAN NOT contain any dashes. - Each Social Security Number should appear only once on each report.
Q	Name	Contains the participant's name
R	Hire Date	Contains the participant's date of hire or CERF eligibility date.
S	LAGERS Status	- Contains the participant's LAGERS status. - Place an N in the column for Non-LAGERS participants. - Place a Y in the column for LAGERS participants. - If a participant is working in a LAGERS county, but does not qualify for LAGERS, the participant is Non-LAGERS.

Sample Microsoft Excel Spreadsheet

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
Record Type	County Number	Period Year	Period Month	Beginning Payroll Date	Ending Payroll Date	Creation Date	Hours	Salary	Receipt Date	Contrib.	Eligible Non-Contrib.	Forfeited Service	Opted-Out	Refunded Contrib.	SSN	Name	HireDate	LAGERS Status
1	D	22	2003	1	1/1/2003	1/31/2003	2/2/2003		1/31/2003									
2	D	22	2003	1	1/1/2003	1/31/2003	2/2/2003		1/31/2003									
3	D	22	2003	1	1/1/2003	1/31/2003	2/2/2003		1/31/2003									
4	D	22	2003	1	1/1/2003	1/31/2003	2/2/2003		1/31/2003									
5	D	22	2003	1	1/1/2003	1/31/2003	2/2/2003		1/31/2003									
6	D	22	2003	1	1/1/2003	1/31/2003	2/2/2003		1/31/2003									
7	D	22	2003	1	1/1/2003	1/31/2003	2/2/2003		1/31/2003									
8	D	22	2003	1	1/1/2003	1/31/2003	2/2/2003		1/31/2003									
9	D	22	2003	1	1/1/2003	1/31/2003	2/2/2003		1/31/2003									
10	D	22	2003	1	1/1/2003	1/31/2003	2/2/2003		1/31/2003									
11	D	22	2003	1	1/1/2003	1/31/2003	2/2/2003		1/31/2003									
12	D	22	2003	1	1/1/2003	1/31/2003	2/2/2003		1/31/2003									
13	D	22	2003	1	1/1/2003	1/31/2003	2/2/2003		1/31/2003									
14	D	22	2003	1	1/1/2003	1/31/2003	2/2/2003		1/31/2003									
15	D	22	2003	1	1/1/2003	1/31/2003	2/2/2003		1/31/2003									
16	D	22	2003	1	1/1/2003	1/31/2003	2/2/2003		1/31/2003									
17	D	22	2003	1	1/1/2003	1/31/2003	2/2/2003		1/31/2003									
18	D	22	2003	1	1/1/2003	1/31/2003	2/2/2003		1/31/2003									
19	D	22	2003	1	1/1/2003	1/31/2003	2/2/2003		1/31/2003									
20	D	22	2003	1	1/1/2003	1/31/2003	2/2/2003		1/31/2003									
21	D	22	2003	1	1/1/2003	1/31/2003	2/2/2003		1/31/2003									
22	D	22	2003	1	1/1/2003	1/31/2003	2/2/2003		1/31/2003									
23	D	22	2003	1	1/1/2003	1/31/2003	2/2/2003		1/31/2003									
24	D	22	2003	1	1/1/2003	1/31/2003	2/2/2003		1/31/2003									
25	D	22	2003	1	1/1/2003	1/31/2003	2/2/2003		1/31/2003									
26	D	22	2003	1	1/1/2003	1/31/2003	2/2/2003		1/31/2003									
27	D	22	2003	1	1/1/2003	1/31/2003	2/2/2003		1/31/2003									
28	D	22	2003	1	1/1/2003	1/31/2003	2/2/2003		1/31/2003									
29	D	22	2003	1	1/1/2003	1/31/2003	2/2/2003		1/31/2003									
30	D	22	2003	1	1/1/2003	1/31/2003	2/2/2003		1/31/2003									
31	D	22	2003	1	1/1/2003	1/31/2003	2/2/2003		1/31/2003									
32	D	22	2003	1	1/1/2003	1/31/2003	2/2/2003		1/31/2003									
33	D	22	2003	1	1/1/2003	1/31/2003	2/2/2003		1/31/2003									
34	D	22	2003	1	1/1/2003	1/31/2003	2/2/2003		1/31/2003									
35	D	22	2003	1	1/1/2003	1/31/2003	2/2/2003		1/31/2003									
36	D	22	2003	1	1/1/2003	1/31/2003	2/2/2003		1/31/2003									
37	D	22	2003	1	1/1/2003	1/31/2003	2/2/2003		1/31/2003									
38	D	22	2003	1	1/1/2003	1/31/2003	2/2/2003		1/31/2003									
39	D	22	2003	1	1/1/2003	1/31/2003	2/2/2003		1/31/2003									
40	D	22	2003	1	1/1/2003	1/31/2003	2/2/2003		1/31/2003									
41	T	22	2003	1	1/1/2003	1/31/2003	2/2/2003	0.00	0.00	0.00	0.00	0.00	0.00	0.00				

Uploading the Payroll Header

The “flat” (.txt) file or Microsoft Excel spreadsheet is to be uploaded to the CERF Administrative Office using the CARS instructions shown below.

1. Following is an example of the proper format for naming a payroll file.
County# (xxx)_County Name_County_Beginning Payroll Date (yyyy_mm_dd)

Example: 026_Cole County_2018_08_01
2. At the left of the screen, under Payroll Reports, select Upload Files. You can also select Upload Files from the middle of the Dashboard Maintenance screen. The Upload File screen will appear. Under File Type, choose either Excel File or Text File from the File Type drop-down menu.
3. Select the appropriate reporting frequency. Only the payroll reporting options available for your county will be shown in the drop-down menu.
4. Next, click the Browse button to find the appropriate file. Click the Upload File box.

File Status

After the file is uploaded, the file status will be either Valid or Review. If the file status is Valid, it can be submitted to CERF. If the file status is Review, there are questions about the information that must be addressed before it can be submitted to CERF.

File Errors and Data Errors

There are two types of errors, File Errors and Data Errors.

1. File errors are formatting errors and will display on the screen immediately at the time of upload. An example of a file error is if the Social Security Number contains dashes or is less than nine characters long. A Payroll Header will not upload until File Errors are corrected.
2. Data Errors occur when incorrect information is reported on the Payroll Header, such as an incorrect contribution amount reported for the corresponding salary. Data Errors can be viewed in CARS approximately 10 minutes after the file has been uploaded.

Errors Status

A hard error requires action by the user. Warning and Informational errors need to be reviewed by the user, but can be suppressed in order to move forward with the upload. You should also check the Payroll Header Validation box for additional errors (located at the bottom of the Payroll Header Maintenance screen). After all errors have been addressed, the Payroll Header status will change to Valid. Press the Submit button to submit the payroll report to CERF.

View and Correct Data Errors

1. Select Payroll Header from the left navigation panel. Enter the Payroll Begin Date and click the Search button. Locate the appropriate Payroll Header and click the Open button. All Payroll Detail rows will have a status of either Review or Valid. Valid indicates all of the information is correct. Review indicates there is a question about the information that must be addressed. Once the data has been corrected, the status will change to Valid.
2. Under Payroll Detail Validation, you will see the number of payroll records that are valid, and the number of records that need to be reviewed. You will also see any errors that exist on the report.
3. These errors must be reviewed and corrected before being submitted to CERF. If the information is correct but warnings still exist, you can suppress the warnings by checking the Suppress Warnings box at the bottom of the payroll detail record. Once the information is correct, or the warnings have been suppressed, press the Save button. The Payroll Detail status will be shown as Valid.
4. Under the Payroll Header Validation grid, you will see any participants missing from the Payroll Header. Any missing forms must be completed and submitted to CERF. After all missing forms have been submitted, you can suppress the warnings by checking the Suppress Warnings box at the top of the page and press the Save button. The Payroll Header status should be shown as Valid.
5. Press the Submit button. The submit button will not be available until the status of all Payroll Detail records is valid and any warnings on the payroll header have been suppressed. The status of the Payroll Summary does not matter.

 **Note:** In reviewing the bottom of the Payroll Header report, make note of any warning of missing participants. If there are any such warnings, please submit the necessary forms as soon as possible (such as termination forms, leave forms, etc.)

Manually Creating the Payroll Header

1. At the left of your screen, under Payroll Reports, select Payroll Summary. You can also navigate to this screen by clicking on Payroll Summary in the middle of your screen.
2. The Payroll Summary Lookup screen appears. Enter the appropriate search criteria and press the Search button. Select the appropriate payroll summary by placing a check mark in the box next to the date or by clicking on the date hyperlink. The Payroll Summary Maintenance screen appears.
3. Under Payroll Header Records grid, press the New button.
4. The Payroll Header Maintenance screen appears. Add/select the required information and press the Save button.
5. Update the payroll detail information for each employee.

6. Add/remove any employees as needed. To add missing employees to a payroll header, you must first be in the Payroll Header, press the New Payroll Detail button, and then add the individual payroll details for each employee.

Creating a Payroll Header Using the Copy Forward Function

1. At the left of your screen, under Payroll Reports, select Payroll Summary. You can also navigate to this screen by clicking on Payroll Summary in the middle of your screen.
2. The Payroll Summary Lookup screen appears. Enter the appropriate search criteria and press the Search button. Select the appropriate payroll summary by placing a check mark in the box next to the date or by clicking on the date hyperlink. The Payroll Summary Maintenance screen appears.
3. Under Payroll Header Records grid, press the New button.
4. The Payroll Header Maintenance screen appears. Add/select the required information and press the Save button.
5. Press the Copy Forward button. The Copy Forward function will copy all of the payroll details from the previous posted payroll report into the newly created payroll report, eliminating the need to re-enter information that already exists. Update the information as needed.

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COUNTY CREDIT PROCEDURES

Calculation of County Credits

County credits are calculated twice a year. Counties are able to apply 100% of the credits to county contributions on future payroll reports upon receiving the credit statement.



Example:

An employee terminates non-vested on May 31 with \$100 in contributions paid by the county on behalf of the employee. The credit will be calculated on January 1, and a statement will be sent advising the county it has \$100 credit available for future use.

The schedule for calculating credits due to termination of non-vested employees follows:

Termination Form is Processed.....	Credits will be Calculated
January 1 – June 30.....	January 1
July 1 – December 31.....	July 1

County contribution credits must be applied to future county-paid employee contributions.

☒ **Note:** If a county has an outstanding credit for county-paid contributions but is no longer paying contributions on behalf of its employees, the county may use the outstanding credit to offset the amount being remitted for Recorder Document Fees.

Using County Credits

A **Form DE: County Deposit Exception** form is used when the total contributions (contributions plus buyback payments) on the Payroll Header do not equal the amount of funds remitted for the payroll. At the left of the screen, under Forms, select Deposit Exceptions. The Deposit Exceptions Lookup screen will appear. To search for an existing Deposit Exception form, enter the appropriate search criteria and press the Search button. Records meeting the criteria entered will appear under Search Results. Place a check mark in the box next to the desired document and press the Open button.

To create a new Deposit Exception document, select the New button.

The Deposit Exception Maintenance screen will appear. Under the Deposit Exception/Available Credits grid, you will see a list of credits with respective balances. Enter the Receipt Date, Payroll Begin Date, Payroll End Date, Payroll Report or Expected Deposit Total, Funds Remitted, and Difference.

In the County Contribution Credits panel, enter the amount of credits being used in the appropriate fields.

Click the Save button. If the total dollar amount entered matches the difference calculated by CARS, the Submit button will appear. Click Submit. The Submitted box at the top of the page will be checked and the submitted date will show today's date.

Making a Deposit

1. In the left navigation panel, under Payroll Reports, select Make a Deposit. The Deposit Lookup screen will appear. To enter a deposit, select ACH Pull from the Deposit Method drop-down menu. Click the New Deposit button.
2. Next, select the appropriate bank account number from the drop-down menu and enter the deposit amount in the box provided. Click the Save button.
3. Click the Add Row button in the Deposit Details panel. Select the appropriate Deposit Type from the drop-down menu and enter the dollar amount and the period. If the deposit is for payroll, the period is the month in which the employees receive their paychecks. If the deposit is for fees, the period is the month the fees were collected in the various offices, NOT the month the fees were turned over to the Treasurer. The total of all of the fields should equal the amount of the deposit. Click the Save button. Fix any errors and click the Save button again. If there are no errors and the deposit is Valid, the Submit button will appear at the top of the screen. Click the Submit button.
4. Available credits are shown under the Available Credit grid on the Deposit Maintenance Screen.
5. To apply a credit to a deposit, complete a Deposit Exception form.
6. The Deposit History grid located at the bottom of the Deposit Maintenance Screen is a read-only table. Deposits for the last three periods are shown here.

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GLOSSARY

10-Year Certain and Life	A pension benefit payable for life with a minimum guarantee of 120 monthly payments (10 years). If the retiree dies, the named beneficiary will receive any payments that remain from the guaranteed 120.
Accrued Benefit	The annual benefit that would be payable at the Member's Normal Retirement Date based on Average Final Compensation, Primary Social Security Amount at Age 62, and Creditable Service if an Active Member terminated employment in vested status at the date the Accrued Benefit is determined. If the Member has already terminated employment, then the Accrued Benefit is based on the actual termination date of the Member.
Active Member/Participant	An Employee who does not have an option in effect to opt out of the Plan, who has not incurred a separation from service, and who meets the criteria to participate in the Plan. A Member is employed with a county in an eligible position.
Annuity	A form of payment under which regular monthly installments are made to a retired participant in accordance with the terms of this plan.
Average Final Compensation	The average of the two highest years of annual compensation during which the employee has creditable service. The years do not have to be consecutive. Any lump sum payment attributable to services for prior year(s) will not be included when calculating average final compensation. (See also 16 CSR 50-2.050(1).)
Beneficiary	The person, persons, or legal entity entitled to receive benefits under this plan which become payable in the event of the participant's death.
Break in Service	Any time period where the participant is not employed by a county for more than 30 days.
COLA (Cost of Living Adjustment)	An annual increase in the retirement benefit based on the consumer price index, not to exceed 1%, effective each July so long as the retiree has been receiving benefits for at least one year on July 1. The total of all increases shall not exceed 50% of the initial benefit. (See also 16 CSR 50-2.140.)
Commencement Date	(1) The first day of the first period for which an amount is payable as an annuity; (2) In the case of a benefit not payable in the form of an annuity, the first day on which all events have occurred which entitle the participant to such benefit; or (3) In the case of a deferred annuity, the annuity starting date is the date for which the annuity payments are to commence, not the date that the deferred annuity is elected.

Compensation	All compensation payable to a county employee for personal services rendered as a county employee as shown on the Form W-2, including regular wages, salary, vacation, sick leave, overtime, bonuses, etc. • Plus, contributions picked up under Internal Revenue Code section 414(h), and amounts excludable from the Employee's taxable income under Code sections 125, 402(g)(3), and 457. • Minus compensation in excess of the Code section 401(a)(17) limit. (See also 16 CSR 50-2.010(1)(K).)
Consultant	Someone who terminated employment with a county between January 1, 1990 and August 27, 1994 with eight or more years of creditable service. (See also "Special Consultant" definition.)
Continuous Service	Time period of thirty (30) days or less between an employee's termination from one county and the rehire date of the employee at that or another county.
Creditable Service	Period of service as a county Employee including Prior Service. • Full-time Employees are tied to full months. Partial months will be accumulated where 30 days equal one month. Any leftover days count as one additional month. Absences due to sickness or injury of less than 12 months are also included, subject to the maximum allowed in a County's written medical leave policy. • Elected and appointed county officials receive one year for each year in office. • Part-time Employees receive the lesser of one (1) full year (or twelve (12) months) or the actual number of months worked if they complete at least 1,000 Hours of Service in a Plan Year. If less than 1,000 Hours of Service, then the number of hours will be divided by 91 to arrive at the number of creditable service months earned. This number shall be rounded to the nearest whole number of months. Part-time Employees cannot receive credit for more months than the actual number of months worked. • Seasonal Employees receive the lesser of one (1) full year (or twelve (12) months) or the actual number of months worked if they complete at least 1,000 Hours of Service in a Plan Year. If less than 1,000 Hours of Service, the number of hours will be divided by 91 to arrive at the number of creditable service months earned. This number shall be rounded to the nearest whole number of months. Seasonal Employees cannot receive credit for more months than the actual number of months worked. Special rules apply to those who are Special Consultants, and Rehires. Creditable service is calculated at December 31, 1999 and at actual termination. It is also divided into Non-LAGERS and LAGERS service. See section 414(u) of the Internal Revenue Code for rules regarding military service.

Deceased	Member is deceased.
Early Retirement Benefit	The Normal Retirement Benefit multiplied by the Early Retirement Factor.
Early Retirement Date	The first of any month following or coincident with attainment of age 55 but less than age 62 and the completion of at least eight years of vesting service and prior to the Normal Retirement Date. In practice, because of the 1,000 hour rule for crediting service, it often takes only 7-1/2 years of service to meet the eight-year requirement.
Early Retirement Factor	The factor applied to the Accrued Benefit to reflect that the benefit will likely be paid over a longer period of time. The factor used when a participant terminates before age 55 is different than the factor used if the participant terminates after age 55.
Eligibility Date	Date of which employee became eligible for CERF, usually the hire date unless the Employee opted out of the Prior Plan. The Eligibility Date of a part-time or seasonal Employee is January 1 or July 1 after satisfying the 1,000 Hours of Service requirement in a calendar year. The Eligibility Date varies according to full-time, part-time or seasonal status: Full-Time Hire date unless the Employee opted out of the Prior Plan. Part-Time January 1 or July 1 after an Employee satisfies the 1,000 hour requirement in a calendar year and status changes from part-time to full-time. Seasonal January 1 or July 1 after an Employee satisfies the 1,000 hour requirement in a calendar year and status changes from seasonal to full-time.
Eligible Non-Contributing Service	Service on and after an Eligibility Date if required Plan contributions are not withheld for reasons beyond the employee's control. This service does not count toward vesting or service in CERF until it has been purchased. No penalty or interest is assessed when purchasing this service period. (See also Excluded Service and Buyback Service.)
Eligible, Refunded in Error	Service by a member in which the appropriate contributions were made, then refunded in error. This service is not included in the service calculation unless and until it has been repurchased. No penalty or interest is assessed when purchasing this service period. (See also Excluded Service and Buyback Service.)

Employee

A county elected or appointed officer or employee who satisfies the following criteria:

- Work and responsibilities are controlled by the County.
- Compensated directly from county funds.
- Position requires at least 1,000 hours of service per year (Elected officials are considered to work over 1,000 hours for the purposes of CERF.)

Employee does not include:

- Prosecuting attorneys covered under sections 56.800 to 56.840, RSMo.
- Circuit clerks and deputy circuit clerks covered under MOSERS.
- County sheriffs covered under Sections 57.949 to 57.997, RSMo.
- Those who receive pay from a county but are subject to hiring, supervision, promotion, or termination by an independent administrative body or authority.

There are sub-categories of Employees as follows:

Former Employee	Someone who no longer meets the definition of an Employee but continues to have benefits payable under the Plan. This would include a retiree currently receiving benefits.
Full-Time Employee	An Employee regularly employed and whose position requires the actual performance of duties during not less than 1,000 Hours of Service per calendar year. (Elected officials are considered to work at least 1,000 hours for the purposes of CERF.)
Part-Time Employee	An Employee who works regularly in each of twelve months per calendar year, and whose position is not anticipated to require the performance of duties of 1,000 Hours of Service in a calendar year.
Seasonal Employee	An Employee who works intermittently, but less than twelve months during a calendar year, whether or not the position is anticipated to require the performance of duties of 1,000 Hours or more of Service in a calendar year.

Employer

Each county in the state, except any city not within a county and counties of the first classification with a charter form of government, but including Jefferson County, which opted to remain in CERF after transitioning to charter status.

Excluded Service	Service specifically excluded from Creditable Service, including: • Periods of Employment during which the Participant opted out of the Plan and periods excluded under the Prior Plan as a result of the Opt Out. • Prior Service of a Former Employee who separated from service prior to January 1, 2000, unless purchased in accordance with the terms of the Prior Plan or purchased by a Special Consultant. • Service prior to separation from service if a Participant was not vested at the time. • For Part-time or Seasonal Employees, service prior to the Participant's Eligibility Date unless the service is purchased in accordance with the rules applicable to Part-time or Seasonal Employees. • Service prior to a stint in uniformed service (see section 414(u) of the Internal Revenue Code) unless no contributions were payable during Military Service due to hire date and LAGERS status.
First Benefit Cycle	The date on which a retiree's benefit payments are first paid, irrespective as to commencement date. The First Benefit Cycle (FBC) may never be prior to the commencement date.
Forfeited Service	Service after August 28, 1994 that is forfeited due to a member terminating non-vested. This service may be repurchased to become creditable if employee is rehired. Generally this is also the service code for members who have not made contributions, or for whom the county has not made contributions, and terminate non-vested. This is Creditable Service that is forfeited because an Employee terminates before completing the 8-years of service requirement to be vested. This definition applies equally to LAGERS and Non-LAGERS Employees.
Full-Time Employee	An Employee whose performance of duties requires not less than 1,000 Hours of Service per calendar year. Elected officials are considered to work at least 1,000 hours for the purposes of CERF.
Hire Date	The date that an employee begins actual employment with an employer.
Hour of Service	For vesting purposes, each hour for which an Employee is paid or entitled to payment for performance of duties for the Employer. An Hour of Service is credited for a Plan Year in accordance with the following rules: • One hour is credited for each regular, vacation, and sick hour for which a Participant is paid. • Hours are credited for military leave based on the average hours worked in the twelve months prior to the leave, as long as the Employee has returned to county employment within 90 days of returning from the military and has purchased the service. • No hours are credited for unpaid sick leave. • Overtime hours are credited in the manner they are accounted for in the respective county payroll records.

Ineligible PCS	Prior creditable service that is not eligible to be included in service calculation.
Ineligible PCS Awarded	Service prior to August 28, 1994 that would otherwise be considered Creditable Service except for the following reasons: Prior creditable service awarded but service is ineligible to be counted in CERF. This PCS is awarded because the member met the criteria to have the PCS awarded by being employed on June 10, 1999 and continued working through January 1, 2000. An example would be someone who had prior creditable service but has a period of service for which they owe contributions (i.e. eligible non-contributing). Another example is someone who terminated non-vested. Prior Creditable Service Awarded would be changed to Ineligible PCS Awarded.
Joint and Survivor	A reduced monthly benefit for a retiree's lifetime, with a named survivor to receive a percentage of that benefit for his or her lifetime, after the retiree's death.
LAGERS	Local Government Employees Retirement System. When used as an employee designation it means the employee is eligible for LAGERS. An employee with this designation makes contributions at a different rate than a Non-LAGERS employee. When used as a county designation it means the county's employees are eligible for LAGERS if certain hour requirements are met.
Leave of Absence (Medical)	Service by an employee for an approved medical leave. The member continues to accrue creditable service for a period of time allowed by the county's written medical leave policy, not to exceed 12 months.
Leave of Absence (Military)	Service by an employee for approved military leave. The member continues to accrue vesting and creditable service for the period of military service as long as the employee returns to county employment within 90 days of returning from the military and the required contributions are paid. Contributions due are to be based on average monthly pay received in the twelve months prior to military leave.
Leave of Absence (Other)	Service by an employee for an approved leave of absence. The member does not accrue service or vesting for this period.
Level Income	This option is available to those retiring prior to age 62 and provides a level income benefit (from this plan and Social Security) throughout retirement. The CERF benefit will be greater before age 62 but reduced after age 62.
Level Income with Survivor	A combination of level income and joint and survivor annuity options. This causes a greater adjustment to the initial pension than if only one of the two options is chosen.

Member	An active or former employee who is eligible for CERF benefits. CERF membership may be broken down into two categories as follows: Active Member An Employee who has not incurred a separation from service, and who meets the criteria to participate in the Plan. Inactive Member Anyone who is not an Active Member and who still has rights to benefits under the Plan. This would include a terminated employee with vested rights to a Plan benefit in the future.
Membership Service	Creditable service on and after August 28, 1994. Membership Service generally refers to the service that is counted toward meeting the 8-year requirement to be vested. At some points, Membership Service is used synonymously with Creditable Service. For example, the Missouri Statute says that a Participant is not vested if he or she leaves employment prior to completion of at least 8 years of Creditable Service. A Participant must work at least 1,000 Hours in a Plan Year to be enrolled in the plan. However, a Full-Time Employee is enrolled from the time he or she becomes an Employee if employment is expected to result in 1,000 Hours of Service. An Employee who becomes a Participant must complete at least 1,000 Hours of Service in a Plan Year to receive one year of Vesting Service. A Participant only receives a year of vesting service if he or she receives Creditable Service for the months in the Plan Year during which Hours of Service were earned. (See also Hour of Service for the manner in which Hours of Service are credited.)
Non-LAGERS	When used as an employee designation it means an employee who is not eligible to participate in LAGERS, either because the county has no LAGERS coverage or the employee's hours do not meet the LAGERS minimum. An employee with this designation makes contributions at a different rate than a LAGERS employee. When used as a county designation it means the county's employees are not eligible for LAGERS benefits.
Normal Form of Benefit	A lifetime monthly pension with no survivor benefits. Payments end upon the retiree's death. (See also Single Life Annuity).
Participant	An Employee covered by the Plan or former Employee with a vested accrued benefit under the Plan. This would include a retiree receiving benefits. (See also Member.)
Part-Time Employee	An Employee who works regularly in each of twelve months per calendar year, and whose position is not anticipated to require the performance of duties of 1,000 Hours of Service in a calendar year.
Pre-Tax Contributions	Pre-tax contributions are not taxable for Federal or State Income Tax but <u>are</u> subject to Social Security, Medicare, and Unemployment Taxes.

Prior Creditable Service ("PCS")	A member's period of employment rendered prior to August 28, 1994. This period must be purchased by the employee to count in CERF unless it has been awarded. This is Prior Service included in Creditable Service in accordance with Table 1 of 16 CSR 50-2.150.
Prior Creditable Service Awarded	A member's period of employment rendered prior to August 28, 1994 that has been awarded and included in Creditable Service in accordance with the changes to CERF that were effective January 1, 2000. The member does not have to purchase this service in order for it to count in CERF. PCS is awarded if the member was an active employee on June 10, 1999 and worked continually through January 1, 2000. Table 1 of 16 CSR 50-2.150 governs the rules for this service.
Prior Plan	The CERF Pension Plan as in effect through and including December 31, 1999.
Prior Service	Service before August 28, 1994, which is the inception date for the Pension Plan.
Purchase Excluded Service	The participant can purchase none, some or all of excluded service that was forfeited when the employee left before accruing the eight years of service when they re-enroll in CERF subject to plan rules. The cost of the buyback service is calculated by multiplying compensation earned during the specified service period they wish to buy back by the contributions rule in effect during that time, plus interest equal to the current prime rate plus 2%. The buyback can be purchased in one lump sum, or amortized as a payroll deduction, over the lesser of 48 months, or the number of months constituting the time period which they are purchasing. In the case of a retiree, buyback payments may be deducted from their monthly annuity payment over a period of time not to exceed 48 months.
Refunded Contributions	Contributions made on behalf of a member which are later returned if the member terminates non-vested. This service period would need to be repurchased upon the member's re-employment in the county in order to have it included as creditable service.
Refunded in Error	A service period in which the Participant mistakenly received a refund of contributions due to delay in receiving paperwork from the county in which the participant was rehired. The participant is given the opportunity to repurchase this service period without penalty or interest.
Retiree	Member who is eligible for, and who has completed and returned to CERF the necessary paperwork to commence benefits. Member is or will shortly be receiving a benefit payment from CERF.
Retirement Benefit Options	These include forms of payment other than the Single Life Annuity offered by the plan. Current annuity choices include 10-Year Certain and Life; 100%, 75%, and 50% Joint and Survivor; Level Income Option; and Level Income Option with 100%, 75%, and 50% Joint and Survivor. These forms of benefit are adjusted from Normal Form of Benefit to reflect the different payout structure.

Seasonal	An Employee who works intermittently, but less than twelve months during a calendar year whether or not the position is anticipated to require the performance of duties of 1,000 hours or more of Service in a calendar year.
Single Life Annuity (SLA)	A lifetime monthly pension with no survivor benefits. Payments end upon the retiree's death. (See also Normal Form of Benefit).
Special Consultants	A County Employee employed between January 1, 1990 and August 27, 1994 who worked for an Employer for at least 8 years and applied to the board of trustees to be a special consultant on the problems of retirement for the remainder of their life. Special consultants can receive pension credit for their Prior Service as a county Employee. For non-LAGERS, the cost is 3% of Average Final Compensation times years purchased. For LAGERS, the 3% is adjusted to 2%. At least 50% of the cost must be paid at the time of retirement with the remainder to be paid in equal monthly installments not to exceed 48 months. (See also 16 CSR 50-3.060(1).)
Target Replacement Ratio	A method that seeks to provide a pension benefit that, when added to Social Security and other benefits, is a percentage of the income that the member earned before they retired. 80% if Average Final Compensation is less than or equal to \$36,000; 77% if Average Final Compensation is greater than \$36,000 but less than or equal to \$48,000; and 72% if Average Final Compensation is greater than \$48,000.
Terminated non-vested, transferred to an ineligible position	Member is still employed by a county but has transferred to a position that is not eligible for CERF. Member is not entitled to a retirement benefit from CERF. Members with this code who have made contributions will receive a refund of contributions paid.
Terminated Vested, transferred to an ineligible position	Member is still employed by a county and is vested but has transferred to a position that is not eligible for CERF. Member is entitled to a future retirement benefit.
Terminated Vested with 8 years of creditable service	Member has terminated employment with a county with eight or more years of creditable service. Member is entitled to a future retirement benefit.
Terminated, less than 8 years of service	Member has terminated employment with the county with less than eight years of creditable service. Member is not entitled to a retirement benefit. Members with this code who have made contributions will receive a refund of contributions paid.